## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor: SCOTT GOLDTHWAITE

 Serial No.:
 10/803,825

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 WS-105

Title: SYSTEM AND METHOD FOR MOBILE TRANSACTIONS USING THE

BEARER INDEPENDENT PROTOCOL

Office Action Mailed: 11/17/2006

Confirmation No: 7012

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**EXAMINER: KEITH FERGUSON** 

Honorable Commissioner for Patents

P.O.Box 1450, Alexandria, VA 22313-1450

## RESPONSE TO OFFICE ACTION

In response to the Office communication concerning the above mentioned application of November 17, 2006 Applicant respectfully submits the following response. This amendment is considered to place the application in better condition for allowance.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.